

Information to identify the case:

Debtor 1	Andrea L. Murphy	Social Security number or ITIN xxx-xx-5839
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-25570-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea L. Murphy

10/20/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrea L. Murphy
Debtor

Case No. 17-25570-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Andrea L. Murphy, 304 W. Park Ave, Vineland, NJ 08360-3528
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
516977146	City of Vineland, Tax Dept., PO Box 1508, Vineland, NJ 08362-1508
516977148	+ Cooper Levenson, 1125 Atlantic Avenue, Atlantic City, NJ 08401-4812
516977155	+ Jeremy-Doppelt Realty Management, LLC, 408 Main St., Suite 502, Boonton, NJ 07005-3701

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@southjerseyfcu.com	Oct 20 2022 20:32:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
516977144	+ EDI: TSYS2	Oct 21 2022 00:28:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516977145	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516977147	+ EDI: WFNNB.COM	Oct 21 2022 00:28:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
516985667	EDI: DISCOVER.COM	Oct 21 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516977149	+ EDI: DISCOVER.COM	Oct 21 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516977151	^ MEBN	Oct 20 2022 20:29:37	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516977152	^ MEBN	Oct 20 2022 20:29:49	Experian, PO Box 4500, Allen, TX 75013-1311
516977153	+ Email/Text: bncnotifications@pheaa.org	Oct 20 2022 20:31:00	Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
516977154	+ EDI: IRS.COM	Oct 21 2022 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin

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Date Recd: Oct 20, 2022

Form ID: 3180W

Total Noticed: 28

517214592	+ Email/Text: bknotices@snsccom	Oct 20 2022 20:32:00	JDRM LLC Defined Benefit Plan, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517134841	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 20:44:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517130685	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Priceline, POB 41067, Norfolk VA 23541
517178215	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516977158	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 20 2022 20:31:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
516977157	+ Email/Text: courts@southjerseyfcu.com	Oct 20 2022 20:32:00	South Jersey Federal Credit Union, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517190747	+ Email/Text: courts@southjerseyfcu.com	Oct 20 2022 20:32:00	South Jersey Federal Credit Union, PO Box 5530, Deptford NJ 08096-0530
516977159	^ MEBN	Oct 20 2022 20:29:57	TransUnion, PO Box 2000, Chester, PA 19016-2000
517923131	^ MEBN	Oct 20 2022 20:29:23	U.S. Bank Trust National Association, As Trustee of Bungalow Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
517923132	^ MEBN	Oct 20 2022 20:29:25	U.S. Bank Trust National Association, As Trustee of Bungalow Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association 95501-0305
517087309	Email/Text: bncnotifications@pheaa.org	Oct 20 2022 20:31:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516977150	##+	Equiant Financial Services, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
516977156	##+	KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Jeremy Doppelt Realty Management dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor SN Servicing Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor South Jersey Federal Credit Union courts@southjerseyfcu.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor Jeremy Doppelt Realty Management kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Thomas G. Egner	on behalf of Debtor Andrea L. Murphy tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10